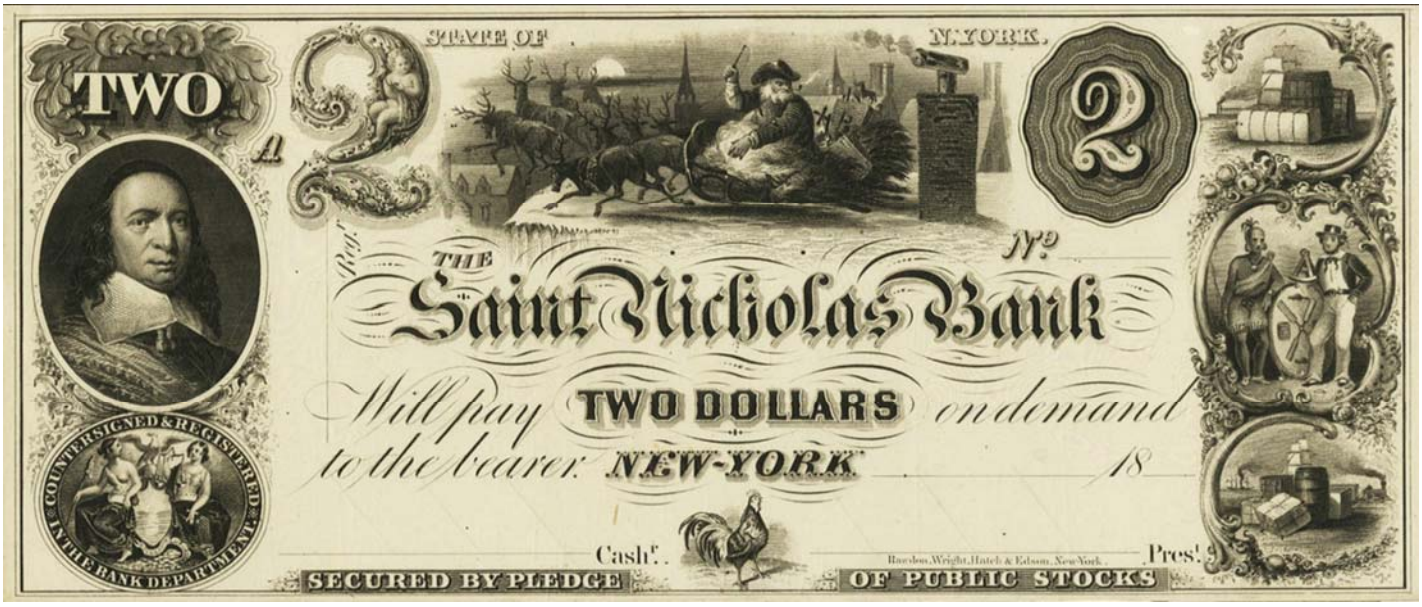
UTAH NUMISMATIC SOCIETY

The Mint Master



December 2025

Volume 73 Issue 12

UTAH NUMISMATIC SOCIETY

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Junior assistant to the Presi. Jack Noble

PRESIDENTS MESSAGE — December 2025

Casey Hackford-Peer

PRESIDENTS MESSAGE

Happy December Everyone!

First and foremost, I would like to thank Bob Campbell for letting us use his shop for last month's meeting. I would also like to thank Izaak Mckenzie for staying late. We had a really interesting presentation by Ruth Hackford-Peer on underrepresented populations in coins.

Our Christmas Dinner will be held on December 9th. Make sure to pay for your plate as soon as possible. Payment is mandatory for participation in our Christmas raffle. Remember the dinner is an hour earlier than our normal meeting time (6 PM instead of 7 PM) .

See everyone then.

Casey Hackford-Peer
President

Contents & Agenda For December 9, 2025

In this issue

Greetings - Casey –Hackford Peer

Mini Exhibit - None

News & Views - None

Coin Quiz - JNone

Refreshments - UNS Club

Pattern Postage Currency Coins

Origins of old sayings

Editors Message

Holiday Dinner Announcement / Prizes

Coin Quiz

Book Review

Meeting , December 9, 2025, 6PM

Meeting location

Columbus Community Center 2530 S 500E, Salt Lake City

United States Pattern Postage Currency Coins

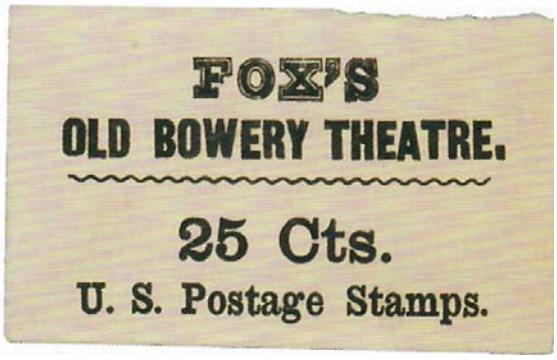
Douglas Nyholm

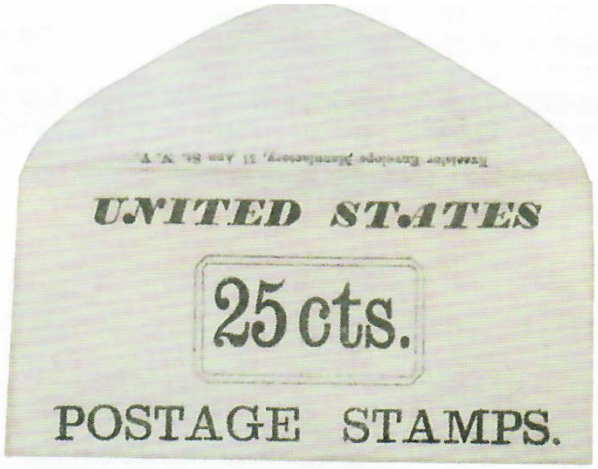
The advent of the Civil War in 1861 brought about many changes not only to the currency issued in the United States and the Confederate States but the federal coinage in circulation. Almost immediately any gold or silver coins were hoarded and disappeared from circulation. Shortly after their disappearance even copper cents and later copper-nickel cents began to become scarce.

Again, the turmoil brought about by the Civil War first brought about the demise of the so called shin-plasters or privitaly issued banknotes from thousands of private, illegal, or fraudulent banks. This facilitated the issuance of the first federally issued currency or "greenbacks" by the government in 1862. Secondly, as brought about by the California gold rush many, mainly western companies began issuing their own gold coins. Many of these, not only the publicized Mormon coins were lacking in full metal content and most were melted shortly after their issuance. Another government decree outlawed all privately issued gold coins In 1862. This further facilitated the disappearance of not only gold but silver from circulation and more and more gold was hoarded and/or privately traded and speculated by those who wanted to make a quick profit.

After coins and metals disappeared from circulation there became a critical need for specie in order to purchase goods which far exceeded any type of bartering. One of the first alternatives that appeared was the use of postage stamps for payment. This was a very poor alternative to hard metal currency as stamps quickly became worn and dilapidated as they were never intended to circulate in such a manner. Those stamps that were gummed were even worse for the wear and became stuck to each other and sometimes grouped in clumps which were often refused. Shortly after merchants came up with the idea of printing small postage envelopes with an amount imprinted for the value of stamps enclosed. This solved the immediate problem of dilapidated and worn stamps and also served as a method of advertising a merchant but again it was simply a stop gap measure.

Then John Gault patented his idea of encased postage stamps in a metal holder shielded with a mica window in order to view the stamp. Hundreds if not thousands of merchants initially accepted this idea and the holder also was embossed with their advertising on the metal back. Today these encased postage stamps are highly collected and many are quite scarce and valuable. This idea in reality lasted probably less than 18 months.





One other item which made its presence known were the familiar Civil War Tokens generally struck in 1863, although several are known with an 1864 date. These again were needed not because there was no silver or gold coins in circulation but even copper cents were hoarded and those that the mint produced were insufficient for what was needed in commerce. Literally thousands of different cent sized copper tokens were struck by private means and circulated as pennies.

Finally, but maybe not, the government began issuing what was called "Fractional Currency" which was much smaller notes than the regular size banknotes and had values of 3 cents. 5 cents, 10 cents, 15 cents, 25 cents and 50 cents. Effectively these lasted through the end of the civil war and some even stayed in circulation until about 1870.

By 1870 though the coins, silver, and gold which was hoarded began to creep back into circulation and the U.S. Mint increased production that the hard times for specie during the Civil War began to lessen.

One other Civil War proposal that many are not familiar with are "United States pattern postage currency coins." These actually never entered into circulation but are listed in Judd and many different patterns were proposed and actually struck. I purchased a book back in 2008 by David Cassel entitled "United States Pattern Postage Currency Coins" which is actually the rarest book in my library. I was working at Heritage when I first found out about the book which Leo Frese, then the director of Heritage coin auctions, showed me a copy of this book with the admonition that we all could look at it but it better not disappear.

I later contacted the author about acquiring a copy and he just happed to have a couple copies left. In The introduction it states that my copy is number 27 of 30 hardcover. I am unaware of any softcover or any

revised printing ever done. Thus I do believe it is still the rarest copy in my library. It literally contains just about all the information one could find regarding these pieces in its 250 pages.

In any event experiments were conducted by the mint to somehow combat the scarcity of small denomination coins in circulation in addition, came up with a coin which wouldn't immediately be withdrawn from circulation if produced.

Work began on a replacement for the dime and never proceeded beyond that denomination. During that era the metal content of our coinage roughly contained the stated value. Thus a dime had 10 cents worth of silver within and anything entering circulation of similar content would immediately disappear. Initial patterns were created to be the same diameter as a current dime but be about half the thickness. Additionally content

was to contain not only silver but also nickel and copper. Other patterns were spectroscopically verified to contain Brass, Iron, Tin, Aluminum, and even Silicon.

Many of the known patterns were struck out of Aluminum which was a relatively new metal under consideration for coinage. At that time extraction of aluminum was very difficult to extract in its pure form and due to this fact that it was relatively expensive. Definitely not as much as silver or gold but definitely somewhat of an oddity. Also prices for pure aluminum were fluctuating widely and the mint was concerned if it were to be used as a coinage metal could its rarity and varying prices cause other unwanted problems. Finally it was thought that since our coinage has always consisted of copper, silver or gold would the use of aluminum require a congressional change to our constitution.

of

Other problems that presented a problem were the thickness of the coin, roughly half a current dime. It was felt that the finished produce could easily bend or be damaged.

DESIGN COMBINATIONS

OBVERSE DIE-1 (#27)
J-325 through J-330a
A-W 668 (Pol 401a)

DIE-A (# 1)
REVERSE
J-325 through J-330a

DIE-B (#28)
REVERSE
J-643 through J-646

OBVERSE DIE-2 (#5)
J-331, a, b, & c
J-640 through J-642
J-714 through J-717a

DIE-C (#22)
REVERSE
J-714 through J-715a

DIE-D (#24)
REVERSE
J-716 through J-717a

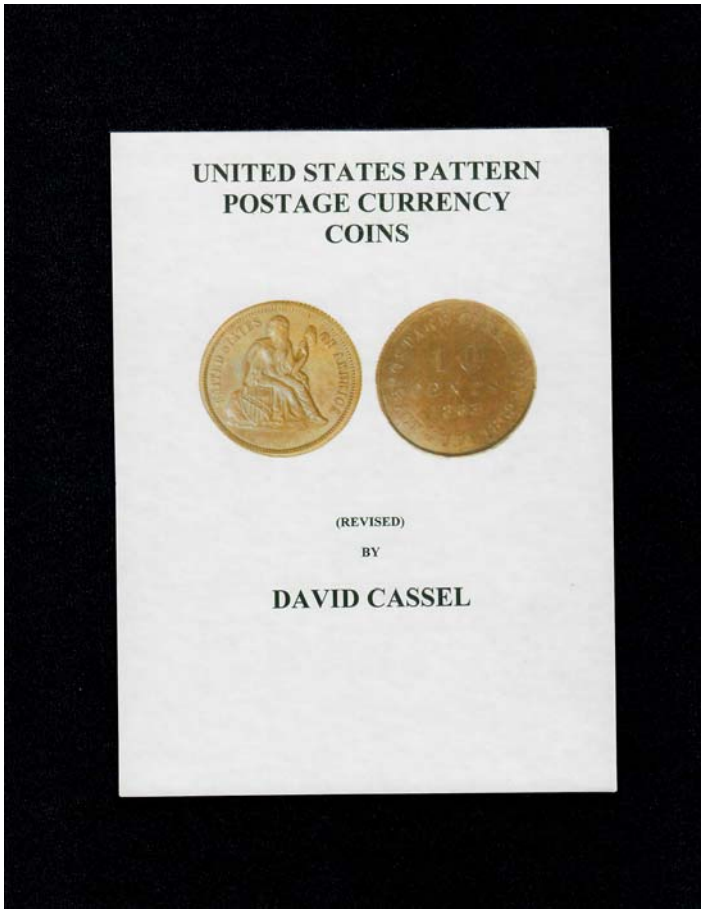
UNITED STATES PATTERN POSTAGE CURRENCY COINS
By David Cassel, Copyright September 2007

In an article written in 1985 by Douglas Winter for Coin World he gave the following reasons for the failure and discontinuance of these patterns as follows:

1. The patterns failed to impress Congress and Treasury Secretary Salmon P. Chase. Most of the patterns failed to make a positive impression and they were impractal due to the metal and thin planchets which bent easily.
2. The existing fractional currency was generally well accepted and it was inexpensive to produce.
3. The government had already decided to move their economic policy to fiat currency such as the fractional currency until at a time when it was no longer needed.
4. Aluminum was the most logical choice for a metal but its use had several problems one of which that it may require a Constitutional amendment to use it for coinage.
5. There was a strong pro-nickel lobby by Joseph Warton and future interests if coin metals would most likely involve nickel.

Finally all patterns were struck during only one week in 1863. The other known patterns using a seated dime obverse that were struck in 1868 and 1869 were done only as a favor to connected and privileged collectors and had nothing to do with the original Civil War pattern experiments.

In summation this was a very short lived experiment to solve a circulating medium brought on by the Civil War and hording of gold, silver, and even copper and certain paper notes. Almost no one outside of the U.S. Mint knew anything about these patterns and their proposal until decades later. All pieces are quite scarce to rare and collected by todays pattern collectors. Most sell for thousands of dollars each and are occasionally offered at major auctions.



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Highlights from The Black Cat Collection

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1898 Cent
PR67 Red Cameo PCGS. CAC

1866 Rays Shield Nickel
PR66+ Deep Cameo PCGS. CAC

1862 Half Dime
MS68 PCGS. CAC
Ex: Simpson

1874 Arrows Dime
MS67+ PCGS. CAC

1874 Arrows Dime
PR67+ PCGS. CAC

1835 Quarter
MS66 PCGS. CAC
Ex: Green-Newman

1865 Quarter
PR66+ Deep Cameo PCGS. CAC

1874-S Arrows Quarter
MS67 PCGS. CAC

1877 Quarter
MS68 PCGS. CAC

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Utah Bank Bags

Doug Nyholm

As many of you may know I, in addition to coin collecting, telephone insulator collecting, book collecting as well as other items (as most of us collectors or obsessed with) such as vintage Utan bank bags and Gold Bank bags from Utah. Pictured here is one of my latest acquisitions which places my Utah bank bag collection at 36 total bags. This is an impossible collection to complete as there are just too many Utah banks and I suspect that many never even issued bags. Secondly there are 34 Utah National banks which issued National Currency and as of now I have bags from 10 of those banks.

It is an interesting side hobby and I continuously look for and search the internet for various bags but finding a new one has become far apart with few found recently.

If any of you out there may have a random Utah bank bag laying around (if I don't already have it) I would appreciate you letting me know.

Most of these bags sell for $10 to $20 dollars except for the "Gold Bags" which are quite rare and run easily into the hundreds of dollars.

I have several hundred other numismatic related bags most of mint origin and have searched for years to locate one of the original Silver Dollar bags used to store the vast quantities of Morgan dollars from the 1880's up until the GSA sales and discovery of vast amounts of Morgans offered for sale in the early 1960's. If you can recall the cover picture on last months Mint Master there was a vault probably filled with millions of Morgan dollars in their original mint bags. These bags are a victim of something deemed worthless and only their contents having any value. Unfortunately virtually all of these antique silver dollar bags I believe found their way into various landfills as extremely few have survived. I have seen only a couple ever offered for sale and surprisingly their price is always over $500 and sometimes over $1,000 for a single empty bag.

It is interesting what we have thrown away in our lives that has become valuable and we never gave it a second thought when dumping it into the garbage. Another item in this category are as kids all the comic books we read and tossed and even the thousands of baseball cards that all of us wished we still had. Give it a thought, what have you tossed out over the years that you regret?

CURIOUS ORGINS OF OLD SAYINGS

Doug Nyholm

Many times we use or hear a phrase in general conversation without even thinking about its origin or where it came from. Many are heard or stated often and below is a list of several, Some you may be familiar with others not so much but all are interesting.

MAD AS A HATTER

In the 18th and 19th centuries, hat makers used mercury to cure felt, a process that exposed them to toxic mercury vapors. This often led to mercury poisoning, which caused symptoms like tremors, slurred speech, and hallucinations. These effects gave rise to the phrase "mad as a hatter," famously popularized by Lewis Carroll's character, the Mad Hatter, in Alice's Adventures in Wonderland.

STRAIGHT FROM THE HORSES'S MOUTH

The phrase "straight from the horses mouth" comes from horse trading, where the most reliable way to judge a horse's age or health was by examining its teeth rather than trusting the seller's word. Obtaining information directly "from the horse's mouth" getting the most accurate and trustworthy source. Today, the phrase is used to describe receiving facts or information directly from someone who knows it firsthand.

RUNNING AROUND LIKE A CHICKEN WITH ITS HEAD CUT OFF

The phrase" running around like a chicken with its head cut off" is rooted in the unsettling reality that chickens can continually run briefly after being decapitated due to residual nerve activity. This vivid image has come to symbolize frantic, uncontrolled, or aimless behavior, describing someone acting wildly without clear direction.

PULL THE WOOL OVER SOMEONE'S EYES

The phrase "pull the wool over someone's eyes" dates back to the 17th and 18th centuries when wealthy men wore powdered wigs made of wool. To deceive someone was metaphorically described as pulling the wool of a wig down over their eyes, obscuring their vision and understanding. Today, the phrase means to trick or deceive someone.

SPINNING A YARN

The phrase "spinning a yarn" originates from sailors who would tell long, exaggerated stories while working with ropes and lines aboard ships. The word "yarn" originally meant both a thread used for sewing and metaphorically, a tale being woven. Today, the phrase refers to telling a tall tale or a lengthy, often imaginative story.

THE WRITING ON THE WALL

The phrase "the writing on the wall" originates from the Bible's Book of Daniel, where a mysterious hand appears and writes a cryptic message predicting the imminent fall of Babylon. Today, it is used to signify a clear warning or sign that something bad or inevitable is about to happen, often signaling impending doon.

PULLING OUT ALL THE STOPS

The phrase "pulling out all the stops" comes from pipe organs, where pulling out every stop allows the instrument to produce its fullest and most powerful sound. Today, the expression means making every possible effort or doing everything you can to achieve success.

This past weekend I visited several local antique stores and picked up their advertising flyer "New Century Collector," which had the above interesting article. For more information I also went searching on the internet to find more and located a URL "Learn the history behind these 66 commonly used old sayings. There were more than I thought as their article listed 66 and no doubt there are many more to be found with a bit of searching. One that I didn't see is "Worthless as a tinkers dam."

I DON'T GIVE A TINKERS DAM

The phrase "tinkers damn" originates from the term "tinker." which refers to a person who repairs small items like utensils. The phrase is believed to have been used in the late 19th century, with some sources suggesting it was a wall of dough used by tinkers to hold solder. However, another interpretation posits that it evolved from "tinker's curse." reflecting the reputation of tinkers for frequent swearing. The phrase has since been shortened to "tinkers damn" meaning to show little care or concern about something.

I'M JOSHING YOU

'The **Liberty Head** or **"V" Nickel** was released in 1883. The denomination was marked by a large "V" on the reverse; the word "cents" was nowhere to be found. The three cent piece of the time was labeled in the same way, with a large Roman numeral three and no mention of "cents". The story goes that after the nickel's release on February 1, **Josh Tatum**, a deaf-mute in **Boston**, found a way to capitalize on the new and unfamiliar design. He asked a pawnbroker and second-hand jeweler to plate 1,000 of the new nickels in gold. The design was similar enough to that of the $5 gold piece circulating at the time that he believed he could pass them off as such.

He succeeded. He would go to small stores and purchase a single five-cent cigar, then hand over one of his gold-plated nickels. Store owners would assume it was worth $5 and give him $4.95 back in change. He eventually had more plated and began making his way from Boston to **New York**. According to the legend, he made approximately $15,000 this way before being arrested.

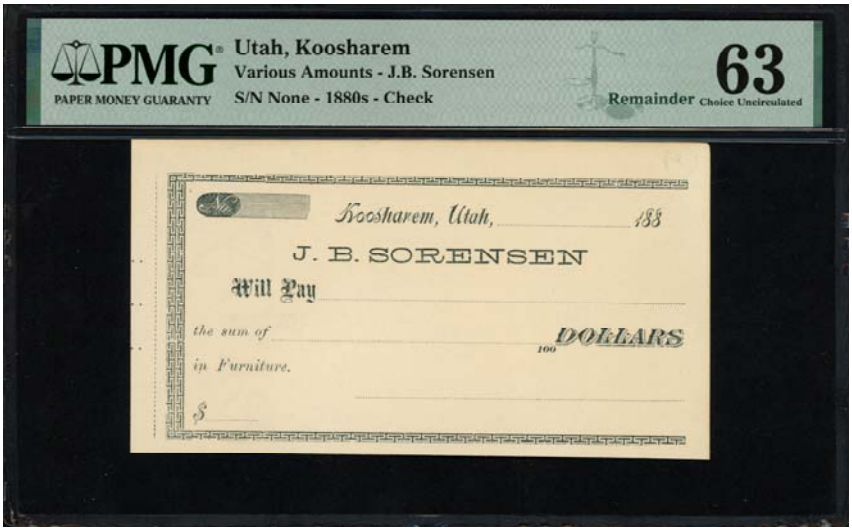
It wasn't long before the government changed the nickel design mid-year to add "cents" to the reverse. Josh Tatum was taken to court by all of the storeowners he had cheated, but he wasn't convicted. Seeing as he had never requested change back or stated that he was giving them a coin worth $5, it was the store owners who had made the mistake and cheated themselves out of money. However, a law was soon passed outlawing the defacement of US coins, such as gold -plating. Thus the phrase "I'm Joshing you" came about.

At least, that's how the story goes. So how much of it is true?

Newly discovered piece of Utah Holographic scrip.

UNS Member Jeremy Dansie recently acquired a new piece of Utah holographic scrip from Koosharem Utah. It is an unused/unissued payment scrip from J.B. Sorensen.

Holographic scrip from Utah is somewhat common but each individual piece is usually unique or nearly so. This appears to be a new discovery as such. Thanks to Jeremy for sharing it.



STACK'S BOWERS GALLERIES TO SELL

THE VERY LAST CIRCULATING "OMEGA" LINCOLN CENTS

Including Historic 24 Karat Gold Cents

Only 232 Sets Available to Collectors

The very last circulating cents will be auctioned in a special sale on December 11, 2025, sold on behalf of the United States Mint. Each of these coins exhibits a small "Ω" privy mark of the final Greek letter Omega, indicating their role as the capstone to a two-centuries long legacy. They will be offered in three-coin sets featuring one each of the 2025 penny (struck at the Philadelphia Mint), the 2025-D penny (struck at the Denver Mint), and a historic 2025 penny struck in 24 karat gold (produced at the Philadelphia Mint). Only 232 three-coin sets are available for collectors—celebrating the number of years pennies were produced beginning in 1793—making these the lowest mintage Lincoln cents and some of the rarest coins of the entire denomination.

December 11, 2025 • 9:00 AM PT (12:00 PM ET)

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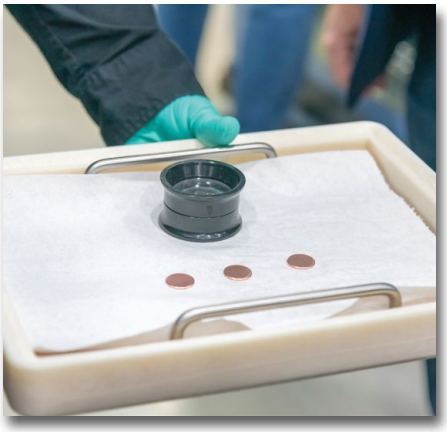

(Images courtesy of the United States Mint)

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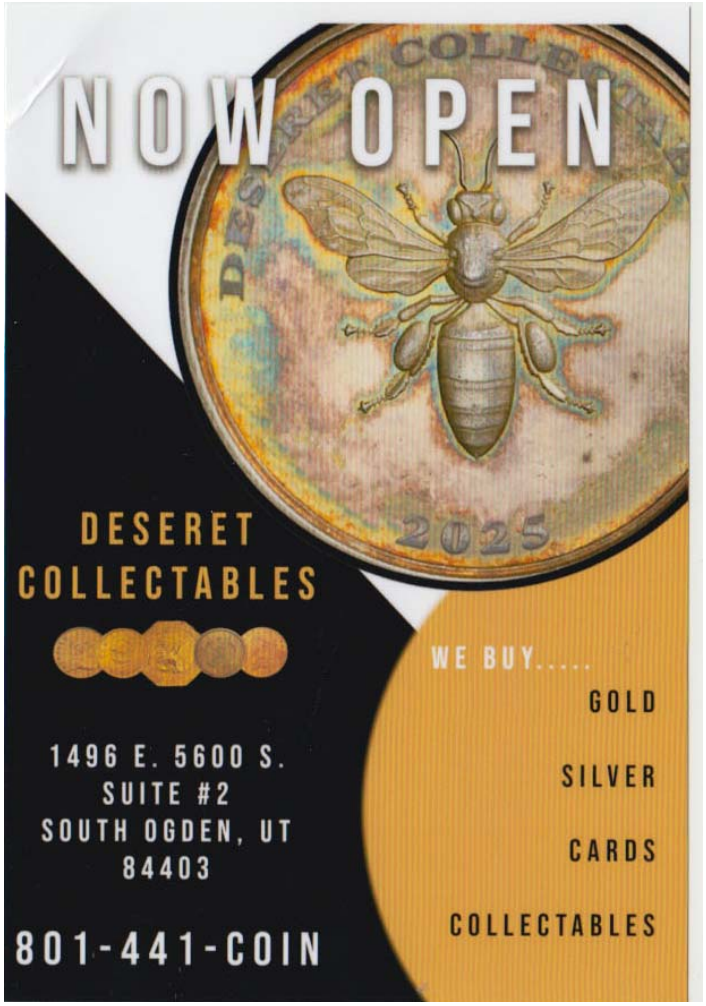

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APPOINTED POSITION

Show Chairman John Hinckley johntheutahman@gmail.com

EDITOR'S MESSAGE

MERRY CHRISTMAS

Christmas is upon us and I first want to wish everyone a Merry Christmas and Happy Holidays. I look forward to seeing all of you at our Holiday Dinner shortly and be sure to check the details of our dinner elsewhere in this Mint Master.

I hope that Santa Claus has his bag full of presents full of numismatic treasures and coins for all of you. Question is, how does Santa or your wife or husband know what would be the perfect gift? I think that most of the time both husbands and wives are not coin collectors together so many of you possibly purchase your own numismatic gifts. Or, maybe you can just buy your wife that set of Morgan Dollars and when she opens it and says, "that's' not what I wanted" you can just say "no matter," I'll just keep it for myself. I don't advise this nor do I think that it would work very well for most of us. So, just write that letter to Santa Claus and give it to your wife to mail.

In regard to the Mint Master, I understand that there is now an additional category on our monthly sign-up sheet to submit something for publication in our newsletter. This will also get you a ticket for next years holiday dinner prizes. Of course, anyone can submit something at anytime and still get that ticket weather you sign up or not.

Again, I want to wish everyone a Very Merry Christmas and Happy New Year.

Doug Nyholm

Christmas Dinner Information

Following are the details for this years Christmas/Holiday dinner - - -

- Location - Columbus Community Center - 2530 S. 500 E Salt Lake City
- Time - 6PM (note this is one hour earlier than our regular meetings)
- Cost - $15 Youth under 10 will be $7
- Please RSVP to Tom Davis 801-580-8637 or our President Casey Hackford-Peer 385-315-8114 as early as possible in order for us to get an accurate count.
- In order to be eligible for the prizes whether you eat the dinner supplied or not, payment is required.
- Dinner—Catered by Panda Express; Desert will be cupcakes by Jan Nyholm
- Plates and utensils will also be supplied / Table centerpieces will by supplied by Larry Nielsen

Come one come all and be prepared to have a great time

UNS Christmas Prize Drawings

1	2019 Apollo 11 Comm. Set	36	2015 Silver Eagle	71	1922 S PEACE $	106	
2	1883 O Morgan $	37	1883 O Morgan $	72	1963 proof Franklin half dollar	107	
3	1999 SBA set	38	1922 PEACE $	73	2016 Nat'l Park Comm. Silver $	108	
4	1934 Lincoln cent	39	1943 Franklin half dollar slab	74	1989 Congressional Comm. Silver $	109	
5	1984 Silver pound sterling	40	2002 W West Point Comm. Silver $	75	UNS Bronze Medal 2025	110	
6	1883 O Morgan $	41	1883 O Morgan $	76	1902 O Morgan $	111	
7	2012 Silver Eagle	42	91-95 WWII Comm. Silver $	77	1904 O Morgan $	112	
8	1st Flight Comm. Silver $	43	1921 Morgan $	78	1896 O Morgan $	113	
9	1967 Canadian Confederation Silver $	44	1960 Franklin half dollar proof slab	79	UNS Christmas Medal	114	
10	1884 O Morgan $	45	1971 S IKE Silver slab	80	14K Gold Kennedy coin	115	
11	1941 Washington Quarter slab	46	1899 O Morgan $	81	1896 S Morgan $	116	
12	1922 PEACE $	47	1964 proof Washington quarter	82	1899 O Morgan $	117	
13	1988 Silver Eagle	48	1989 Silver Congressional Comm. $	83	1904 Morgan $	118	
14	1943 P Jefferson Nickel full steps	49	1961 proof Franklin half dollar	84	1899 O Morgan $	119	
15	1960 small date proof set	50	2014 S Spec. Enhanced Silver Kennedy 1/2	85	UNS Bronze Medal 2024	120	
16	1924 PEACE $	51	1962 proof Franklin half dollar	86	152-153 Silver Roman coin	121	
17	1961 proof Franklin half dollar	52	1952 Washington/Carver half dollar	87	1898 S Morgan $	122	
18	1963 proof Washington quarter	53	1956 proof set	88	147-175 Silver Roman coin	123	
19	1922 PEACE $	54	1922 PEACE $	89	1923 PEACE $	124	
20	1960 proof Franklin half dollar	55	1901 O Morgan $	90	1887 O Morgan $	125	
21	1976 IKE Bi-Cent. $ slab	56	1963 MS64 Franklin half dollar slab	91	177-192 Silver Roman coin	126	
22	2001 Capital Visitor Ctr. Comm. $	57	2001 Capital Visitor Ctr. Comm. Silver $	92	1898 S Morgan $	127	
23	2014 Silver Eagle	58	1971 S IKE Silver slab	93	1883 O Morgan $	128	
24	1964 Canadian Silver $	59	1989 Congressional Comm. Set (W/half)	94		129	
25	1963 MS64 Franklin half dollar	60	1921 Morgan $	95		130	
26	1901 O Morgan $	61	1962 proof Franklin half dollar	96		131	
27	1881 S Morgan $	62	1972 S IKE BU Silver	97		132	
28	1963 MS64 Franklin half dollar	63	1922 PEACE $	98		133	
29	1976 IKE Bi-Cent. $ slab	64	1963 MS64 Franklin half dollar slab	99		134	
30	1963 proof Franklin half dollar	65	1976 IKE Bi-Cent. $ slab	100		135	
31	1955 Candian Silver Silver $	66	1901 O Morgan $	101		136	
32	1923 PEACE $	67	2001 Capital Visitor Ctr. Comm. Silver $	102		137	
33	1984 L.A. Oly. Games Silver Comm. Pf. $	68	1942 Walking Lib. Half $ slab MS65	103		138	
34	1959 proof Franklin half dollar slab	69	1994 Women Vets. Comm. Silver $	104		139	
35	1901 O Morgan $	70	1902 O Morgan $	105		140	

Grades are all subjective and not guaranteed
Prices do not necessarily represent actual value or even amount paid and value is not guaranteed
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Merry Christmas

1. Which of the following contains the most silver?
   A) Draped Bust Dollar
   B) Seated Liberty Dollar
   C) Trade Dollar
   D) Morgan Dollar
2. The initials of which coin designer were mistaken for a foreign dictator?
   A) James Fraser
   B) John Sinnock
   C) Gilroy Roberts
   D) Victor Brennor
3. Which of the following coins is no longer legal tender?
   A) Half Cent
   B) Large Cent
   C) Trade Dollar
   D) None of the above
4. How many coin denominations were made with the date 1826?
   A) Three
   B) Four
   C) Five
   D) Six
5. What was the highest value coin authorized by the Mint Act of 1792?
   A) Half Dollar
   B) Silver Dollar
   C) Eagle
   D) Double Eagle
6. U.S. Mint Chief Engraver James B. Longacre designed which of the following?
   A) Silver 3-cent piece
   B) Copper-Nickel 3-cent piece
   C) Both of the above
   D) Neither of the above
7. The American Numismatic Association recognizes how many grades of Mint State?
   A) 3
   B) 5
   C) 8
   D) 11

UNS 2025 Monthly Schedule

September **Auction**	**October** **UNS Coin Show** **Speaker—TBA**	**November** **Speaker—TBA**	**December** **Christmas Dinner**

The Utah Coin Shows Website is now up and displays current and upcoming Utah coin shows

Utahcoinshows.com#

US Mint in Philadelphia is slated to press its last penny Wednesday

(Wednesday Nov. 12)

The penny's luck is about to run out. The AP reports the US Mint in Philadelphia is set to strike its last circulating penny on Wednesday. President Trump ordered the one-cent coin's demise earlier this year: "For far too long the United States has minted pennies which literally cost us more than 2 cents," Trump wrote in an online post in February. "This is so wasteful!" The AP reports the current cost per penny is closer to 4 cents.
#

The US Mint has been making pennies in Philadelphia, the nation's birthplace, since 1793, a year after Congress passed the Coinage Act. But CNN reports the coin's start predates the establishment of the Mint; the first penny was pressed in 1787. It was the first coin to the bear the likeness of a US president, with that design change occurring in 1909. Over the last century, about half of the coins made at US Mints in Philadelphia and Denver have been pennies, and today there an estimated 300 billion of them in circulation (a penny usually has a 30-year lifespan, reports *USA Today*).

The penny "remains legal tender and will retain its value indefinitely," notes the Treasury Department, which adds the amount in circulation "far exceed[s] the amount needed for commerce." Still, some retailers have voiced concerns in recent weeks as supplies ran low and the last production neared. They said the phase-out was abrupt and came with no guidance from the federal government on how to handle customer transactions. "We have been advocating abolition of the penny for 30 years. But this is not the way we wanted it to go," Jeff Lenard of the National Association of Convenience Stores said last month.

US Treasury Secretary Scott Bessent and Treasurer Brandon Beach were expected to be in Philadelphia on Wednesday afternoon for the final production run. The Treasury Department expects to save $56 million per year on materials by ceasing to make them—but CNN notes that savings could be canceled out by the need to press more nickels, which cost nearly 14 cents to make.

This article submitted by Robie Cagle

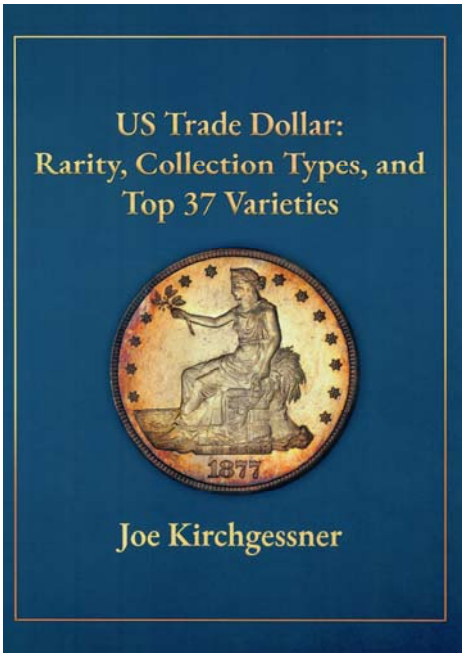
BOOK REVIEW

Doug Nyholm

US Trade Dollars
Rarity, Collection Types, and
Top 37 Varieties

By, Joe Kirchgessner

I recently received this book as a birthday gift from my daughter, with my direction of course. My library had little information regarding Trade Dollars and I thought it might be an interesting book which I certainly found it to be. This book was advertised as a print on demand book and is available at various locations on the internet for $75. It is a massive 81/2 x 11 format containing 521 pages. It is hardbound but unfortunately is in black and white printing but the images and printing are of high quality.



The book begins with basic information, how to collect and also describes in detail the Type I and II obverse and reverses. There is also a chapter on chop-marked coins and finally concludes with a descriptive chapter on each and every date including the 1884 and 1885 coins with high resolution and enlargements of die characteristics of all Trade Dollars.

There is also a section devoted the top 37 Trade Dollar varieties with enlarged full coin pictures and more die descriptions of each.

This book is a welcome addition to my library which had little previous documentation about these interesting coins. It can be found available for purchase for $75 at various internet locations.

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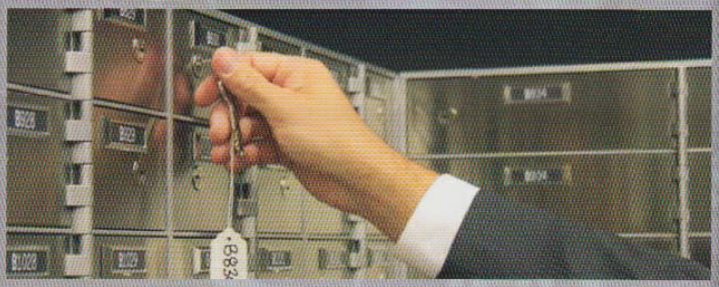

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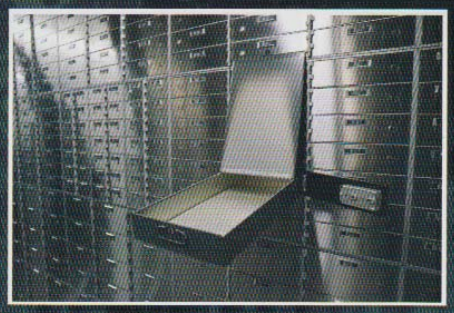

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Application for membership in the "Utah Numismatic Society"

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Name(s) of Applicants:_____

Address:_____

E-Mail:_____

Phone Number:_____

Signature:_____

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The Utah Numismatic Society is now enjoying its 74th year serving collectors in Utah. We sponsor an annual coin show held in Sandy which you may have attended. Our monthly meetings are held monthly on the second Tuesday in Salt Lake City. We have many knowledgeable, as well as novice and beginning collectors, in attendance every month.

Our monthly publication entitled "The Mint Master" contains interesting reading featuring articles such as the 'Counterfeit Corner,' 'Book Reviews,' 'Young Numismatists,' as well as many other numismatic news-worthy columns.

Our meetings include Bourse, Auctions, expert speakers as well as our annual "Youth Night" and "Summer Picnic."

We invite you to attend one of our meetings held at the -

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Quiz Answers

1. **C**
2. **B**
3. **D**
4. **C**
5. **C**
6. **C**
7. **D**